## **CONTENTS SOLUTIONS**

Our Third Anniversary Issue!



## **Amazing Contents Pros -- Still On The Job!**

This has been an incredible year for Contents Professionals and those whom they serve!

And the powerful relationships between the insurance companies and the contents pros are paying off! Recently we heard that more than one adjuster has been visiting the booths at the restoration trade shows and asking, "Have you got a list of the contents companies in my area? I've got jobs where I could really use them."

A decade ago many insurance pro-



even know that there were restoration specialists who dealt with a client's valuables – almost everyone was focused on the walls, floors and ceilings.

And why not? A house is not a house without a roof!

But the adjusters, and later the agents, began to see the huge sums of money that the contents professionals were able to save by restoring instead of replacing, and these new, resourceful, highly trained restoration workers earned a new place in the esteem of the insurance administrators.

You may recall one of our past articles in which the adjuster, who was about to "cash out" a collection of fire damaged figurines valued at \$35,000, was asked by a contents contractor to give him a chance to restore them.

A week later the collection was returned in pre-loss condition and the owners were absolutely ecstatic!

We have also enjoyed bringing you stories about the remarkable cleverness and resource-fulness of the contents pros – like the ones who secretly (invisibly) marked expensive oriental rugs so that when they were put back after a thorough cleaning, the light from surrounding windows struck them in exactly the same way and at the same angle they once had – so they looked very much as

the owner envisioned they would.

Or the professionals who created a temperature controlled "wine cellar" in their warehouse to protect many thousands of dollars worth of valued vintages.

Or the "million dollar rolodex" that contains a priceless list of names and addresses for experts who can restore everything from a moose head to masterpiece paintings.

We have even taken some odd journeys into the world of bedbug restoration (getting rid of them once and for all) and meth-lab cleanups!

It is as we once said in an earlier article, "Contents Pros are the Mac-Gyvers of the restoration industry."

Through training and experience, they are prepared for the unexpected. Often, they create new cleaning and restoration methods right there, on the spot. As an example, you might remember the contractor who, when faced with a multi-million dollar restoration job in a "castle," turned the owner's indoor basketball court into the world's largest vortex dryer! The whole thing!

We are honored to be bringing you stories and articles about these remarkable professionals and we are most gratified by the readers who have awakened to their incredible worth on modern restoration jobs.

This year promises to be the best year of all!

### **Documentation, Documentation, Documentation**

At this year's IMACC (Independent Mitigation and Cleaning Conservation) conference, held in Detroit Michigan, a special panel composed of nine leaders from the insurance community, explained that one of the most important factors that determined the success of a restoration job was documentation.

For the structural restorers, the conference offered break-out sessions for everything from how to sketch complex roofs using the new industry accepted software, to how to create photographic sequences, complete with annotations.

The IMACC administrators have long been proponents of the use of photographs to document damage and subsequent repairs, "...to verify both the necessity of the scope of repairs as well as the satisfactory completion of all work as estimated and approved by your adjuster."

And they add, "This means that there will be no questions later as to whether or not the repairs

were appropriately estimated. Completed work photos increase accountability to both the comprehensiveness and quality of the work performed."

Contents Pros have been using photographs for their part of the job for over a decade. It is the easiest way to document the damage done to various items before the crew even touches them. And they can use digital photos

> as the foundation for a running inventory that enables them to locate and extract individual items from a vault or box, even if such items

> > are already stored in a warehouse. Often insurance adjusters have been surprised by how easily and accurately a contents contractor can find an owner's needed article from amongst hundreds of boxes.

And the photo inventory can even show the workers where each item was packed and where each item must be returned after it is cleaned and restored.

### **Agents Like Contents Pros Too!**

Pretend that you are an insurance agent and a husband and wife are telling you about the fire in their home and the treasures they have lost.

The husband turns to you and says, "Well one thing we are truly concerned about is our collection of Hummel dolls. I don't know their real worth in dollars and cents, but Martha and I have been collecting them for over 30 years and we would sure hate to just write them off and get a check.

"No amount of money could replace the time, effort and memories we have invested in them. Is there anything you can do to salvage them?"

And you say, "Well Bob, as it happens. I do know a company that specializes in restoring an owner's belongings - we call them 'Contents Restorers," and they have done some pretty amazing things.

"The contractors who restore vour walls, roof, floor, windows, doors, etc., are the structural restorers, but anything that is contained within your home, from clothing to your Hummel collection, is the contents pros' specialty.

"Restoring valuable collections is right up their alley.

"I'll give the adjuster a call and see if we can get them over here to have a look."

The next thing you know, not only are the Hummels cleaned up. odor free and restored, but the furniture, dishes, silverware, photos, clothes and dozens of other valued items are being carried back in, put back in smoke-free drawers and Bob's house starts looking and smelling better than it was before the disaster.

It won't be much of a struggle for Bob and Martha to "sign on the dotted line," when it is time to renew their policy. And the odds are extremely good that they will be telling their friends, neighbors, co-workers and relatives about their tragedy - with a more than honorable mention for the agent who had an insider's secret called, "The Contents Pros."

Often it is the small things that cause a policy holder to renew. Perhaps it is because you answered the phone when they called. Or maybe it is that you showed up when you said you would (and the next door neighbor's agent did not).

But when you can fulfill their expectations of what an insurance company should do, that is profoundly important - and when you can exceed their expectations by providing a company that produces spectacular results, that is a deal maker!



#### **Barcode Barnstormers**

Have you heard about the new "barcode" system that combines digital photos with a "scannable" barcode which allows owners, adjusters and contents pros to see the condition of an item, its location and the process by which it is being restored? It is widely seen as the next logical step in the creation and execution of a digital photo inventory system. There is even a computer software package that can combine barcodes, forms, reports and even wireless cameras to speed the process

The process is still new to the industry, but it promises to eliminate, "...needless redoing, rewriting, rethinking and searching," and adds that the new software (and hardware), combines to "...streamline your business, so claim turnaround is faster, and claim settlement is easier."

We know that it can create inventory lists much faster than jotting down each item, its condition and location with pen and paper. And the contents pro can include cleaning and replacement costs in the same reports as those that contain the inventory.

It even includes invoicing for labor, materials and the cleaning and restoration process.

Expect to hear more about the barcode barnstormers and their use of cutting edge technology when completing a contents restoration assignment.



#### North American Schools Need Contents Pros

The National Clearinghouse for Educational Facilities published a report from the California Department of Health Services that answered the question, "Mold in My School: What Do I Do?"

Their advice?

"Do not close up the room and turn on the heater (this will only increase the likelihood of mold growth)."

And, "Do contact professional consultants for appropriate cleaning and disinfection methods.'

With increased rain and snowfall, schools are discovering that they need contents pros more now than ever before.

With their new "human friendly" antimicrobials and mold remediation technology contents crews are helping to keep schools open (and getting them re-opened) when mold infestations are discovered.





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